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Senate approves Bishop's identity theft protection effort

Lansing — The Senate today overwhelmingly passed a broad effort to stop the explosion of identity theft in Michigan and help victims get their good credit back, Sen. Mike Bishop (R-Rochester) announced.

"In this country, someone has their identity stolen every seven seconds," Bishop told Senate colleagues as he urged them to pass his bill.

In 2002 alone, more than 160,000 people — 4,640 in Michigan — reported having their identity stolen to the Federal Trade Commission. Hundreds of thousands of people each year are estimated to be victims.

Bishop sponsored Senate Bill 792, the main bill in the package.

Key parts of the package would:

- Prohibit denying or reducing credit to ID theft victims.
- Stop soliciting or extending credit to consumers by mailing unsolicited checks and similar items.
- Give police and prosecutors the power to open criminal investigations and bring cases in the jurisdiction where the victim resides or where the crime was committed.
- Create a standardized certificate ID theft victims can use to prove their identity has been used for fraudulent purposes so they can restore their credit histories more quickly.
- Stop individuals, companies, government organizations, including schools and universities, or other legal entities from disclosing to a third-party or publicly displaying the Social Security number of a person unless that person consents or the disclosure is authorized by law.

(More)

During committee hearings, victims, including two from Rochester, told senators how they had their personal information taken and used to open fraudulent loan, credit card and cell phone accounts.

In one man's case, he was left to pay back thousands of dollars in loans and still has problems with his credit cards despite how he proved conclusively years ago that he wasn't responsible for the charges. Other victims reported problems in getting police to investigate such crimes because existing state law doesn't make clear which police agencies have jurisdiction.

The identity theft package approved today comprises SB 220, 657, 792-795, 797, 798 and 803. It now goes to the House of Representatives for consideration.

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